

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19-32164-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ephraim Checkanow
44 Genesee Place
Lakewood, NJ 08701

Devorah Checkanow
44 Genesee Place
Lakewood, NJ 08701

Social Security No.:

xxx-xx-3212

xxx-xx-3358

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 2/4/20

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: November 27, 2019

JAN: rms

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ephraim Checkanow
 Devorah Checkanow
 Debtors

Case No. 19-32164-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 132

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 Total Noticed: 32

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

db/jdb +Ephraim Checkanow, Devorah Checkanow, 44 Genesee Place, Lakewood, NJ 08701-1124
 518587962 American Express, PO Box 981537, El Paso, TX 79998-1537
 518587963 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)
 518587964 Binyamin Weissler, 100 Pawnee Rd, Lakewood, NJ 08701-1159
 518587966 Chani Davidowitz, 818 Morris Ave, Lakewood, NJ 08701-5550
 518587967 Citicards, PO Box 6241, Sioux Falls, SD 57117-6241
 518587968 College Access Network, 111 Washington Ave S Ste 1400, Minneapolis, MN 55401-6800
 518587971 +Elanco Financial Services, PO Box 108, Saint Louis, MO 63166-0108
 518587973 Harold Herskovitz, 310 3rd St, Lakewood, NJ 08701-3221
 518587975 JPMCB, PO Box 15369, Wilmington, DE 19850-5369
 518587974 Joseph Leifer, 39 Broadway, New York, NY 10006-3003
 518587978 Midland Funding LLC, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
 518587980 Pinny Trencher, 10 Mohawk Pl, Lakewood, NJ 08701-1140
 518587982 Shimon Golombeck, 402 8th St, Lakewood, NJ 08701-2670
 518587983 Sholom Pekier, 11 Mohawk Pl, Lakewood, NJ 08701-1141
 518587985 Target bank, PO Box 1470, Minneapolis, MN 55440-1470
 518587987 Tzodek Katz, 5 Kedma Dr, Lakewood, NJ 08701-3599
 518587988 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank, PO Box 108, Saint Louis, MO 63166-0108)
 518587989 Yakov Kaplan, 27 Genesee Pl, Lakewood, NJ 08701-1125
 518587990 Yechiel Haas, 10 Hillside Blvd, Lakewood, NJ 08701-2969

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 28 2019 00:03:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 28 2019 00:03:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518587965 E-mail/Text: bankruptcy@cavps.com Nov 28 2019 00:04:04 Cavalry Portfolio Services,
 500 Summit Dr Ste 400, Valhalla, NY 10595
 518587969 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 28 2019 00:03:27 Comenity Bank,
 PO Box 182789, Columbus, OH 43218-2789
 518587970 E-mail/Text: mrdiscen@discover.com Nov 28 2019 00:02:38 Discover Financial, PO Box 15316,
 Wilmington, DE 19850-5316
 518587972 E-mail/Text: bknotice@ercbpo.com Nov 28 2019 00:03:49 Enhanced Recovery, PO Box 57547,
 Jacksonville, FL 32241-7547
 518587976 E-mail/Text: bncnotices@becket-lee.com Nov 28 2019 00:02:51 Kohls, PO Box 3115,
 Milwaukee, WI 53201-3115
 518587977 E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 28 2019 00:11:28 Merrick Bank,
 PO Box 9201, Old Bethpage, NY 11804-9001
 518587979 +E-mail/Text: bnc@nordstrom.com Nov 28 2019 00:02:58 Nordstrom, 13531 E Caley Ave,
 Englewood, CO 80111-6505
 518587981 E-mail/Text: jennifer.chacon@spservicing.com Nov 28 2019 00:04:38 Select Portfolio Services,
 PO Box 65250, Salt Lake City, UT 84165-0250
 518587984 E-mail/PDF: gecsed@recoverycorp.com Nov 28 2019 00:12:20 Synchrony Bank, PO Box 965007,
 Orlando, FL 32896-5007
 518587986 E-mail/Text: bankruptcy@td.com Nov 28 2019 00:03:45 TD Bank, 32 Chestnut St,
 Lewiston, ME 04240-7744

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 132

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Total Noticed: 32

Date Rcvd: Nov 27, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Moshe Rothenberg on behalf of Joint Debtor Devorah Checkanow moshe@mosherotherenberg.com,
alyson@mosherotherenberg.com/ajohn880@gmail.com
Moshe Rothenberg on behalf of Debtor Ephraim Checkanow moshe@mosherotherenberg.com,
alyson@mosherotherenberg.com/ajohn880@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4